

Annexure K

BA930  
Monthly

**INTEREST RATES ON DEPOSITS, LOANS AND ADVANCES**

(Confidential and not available for inspection by the public)

Name of bank.....  
Month ended.....(yyyy-mm-dd)

Line no.	Table 1	All deposits	
		Outstanding balance at month end <sup>3</sup> R'000	Weighted average rate <sup>2</sup> (%)
		1	2
1	<b>Corporate sector<sup>3</sup></b> (total of items 2 to 11)		
2	Cheque accounts		
3	Call deposits		
4	Notice deposits: 1 day to 32 days		
5	More than 32 days to 91 days		
6	More than 91 days to 185 days		
7	Up to 1 year		
8	More than 1 year but less than 3 years		
9	3 years and more but less than 5 years		
10	5 years and more		
11	Other		
12	<b>Household sector<sup>4</sup></b> (total of items 13 to 23)		
13	Cheque accounts		
14	Call deposits		
15	Savings deposits		
16	Notice deposits: 1 day to 32 days		
17	More than 32 days to 91 days		
18	More than 91 days to 185 days		
19	Up to 1 year		
20	More than 1 year but less than 3 years		
21	3 years and more but less than 5 years		
22	5 years and more		
23	Other		

1. Include all relevant existing deposits and all relevant new deposits.  
 2. A weighted average rate shall be calculated and reported for each relevant specified type of account, calculated across all relevant accounts maintained in the ordinary course of arms-length banking business, and weighted based on the outstanding balances at month-end.  
 3. Corporate sector (often being referred to as the wholesale sector) shall include all relevant public and private financial and non-financial sectors, but shall exclude banks and the government sector.  
 4. Household sector (often being referred to as the retail sector) shall include unincorporated businesses, individuals and non-profit seeking organisations.  
 5. Outstanding balances at month-end reported on the form BA 930 may not exactly match the relevant balances reported on the form BA 900 due to the omission of amounts relating to non arms-length banking business from the form BA 930.

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DEPOSIT RATES	Line no.	All deposits	
		Outstanding balance at month end <sup>4</sup> R'000	Weighted average rate <sup>2</sup> (%)
		1	2
<b>Foreign sector – rand denominated</b> (total of items 25 to 34)			
Cheque accounts	24		
Call deposits	25		
Notice deposits: 1 day to 32 days	26		
More than 32 days to 91 days	27		
More than 91 days to 185 days	28		
Fixed deposits: Up to 1 year	29		
More than 1 year but less than 3 years	30		
3 years and more but less than 5 years	31		
5 years and more	32		
Other	33		
<b>All domestic private sectors</b> <sup>3</sup> (total of items 36 to 45)	34		
Cheque accounts	35		
Call deposits	36		
Notice deposits: 1 day to 32 days	37		
More than 32 days to 91 days	38		
More than 91 days to 185 days	39		
Fixed deposits: Up to 1 year	40		
More than 1 year but less than 3 years	41		
3 years and more but less than 5 years	42		
5 years and more	43		
Other	44		
<b>Interbank deposit rate</b>	45		
	46		

Table 1

**Interbank deposit rate**

1. Include all relevant existing deposits and all relevant new deposits.
2. A weighted average rate shall be calculated and reported for each relevant specified type of account, calculated across all relevant accounts maintained in the ordinary course of arms-length banking business, and weighted based on the outstanding balances at month-end.
3. Include corporate and household sectors but exclude banks and the government sector.
4. Outstanding balances at month-end reported on the form BA 930 may not exactly match the relevant balances reported on the form BA 900 due to the omission of amounts relating to non arms-length banking business from the form BA 930.

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LENDING RATES	Line no.	All loans <sup>1</sup>	
		Outstanding balance at month end <sup>3</sup> R'000	Weighted average rate <sup>2</sup> (%)
		1	2
<b>Corporate sector<sup>3</sup></b> (total of items 48 to 56)			
Overdrafts	47		
Instalment sale agreements: flexible rate	48		
fixed rate	49		
Leasing transactions : flexible rate	50		
fixed rate	51		
Mortgage advances: flexible rate	52		
fixed rate	53		
Credit cards	54		
Other	55		
	56		
<b>Household sector<sup>4</sup></b> (total of items – 58 to 66)			
Overdrafts	57		
Instalment sale agreements: flexible rate	58		
fixed rate	59		
Leasing transactions : flexible rate	60		
fixed rate	61		
Mortgage advances: flexible rate	62		
fixed rate	63		
Credit cards	64		
Other	65		
	66		

1. Include all relevant existing loans and all relevant new loans.  
 2. A weighted average rate shall be calculated and reported for each relevant specified type of account, calculated across all relevant accounts maintained in the ordinary course of arms-length banking business, and weighted based on the outstanding balances at month-end.  
 3. Corporate sector (often being referred to as the wholesale sector) shall include all relevant public and private financial and non-financial sectors, but shall exclude banks and the government sector.  
 4. Household sector (often being referred to as the retail sector) shall include unincorporated businesses, individuals and non-profit seeking organisations.  
 5. Outstanding balances at month-end reported on the form BA 930 may not exactly match the relevant balances reported on the form BA 900 due to the omission of amounts relating to non-arms-length banking business from the form BA 930.

